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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Crystal	
	First name	First name
Write the name that is on your government-issued	J	
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Needham Lee	
licerise or passport	Last name	Last name
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
2. All other names you	Crystal	
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Needham	
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
	Last Halls	Lactification
3. Only the last 4 digits of your Social	XXX - XX- 9552	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Crystal First Name	J Needham Lee Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5057 W Superior Number Street Apt 6	Number Street
		Chicago Illinois 60644	
		City State Zip Code	City State Zip Code
		Cook	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debt	or 1 Crystal	J	Needham Lee		Case number (if kno	wn)
	First Name	Middle Name	Last Name			
Part	2 Tell the Court Abo	ut Your Bankruptcy	Case			
B a	he chapter of the ankruptcy Code you re choosing to file nder		of description of each, see <i>No</i> 010)). Also, go to the top of pa			c. § 342(b) for Individuals Filing for apriate box.
	ow you will pay the ee	more details about cashier's check, of may pay with a crimary pay with a crimary pay the selection of the se	at how you may pay. Typic or money order. If your attored to card or check with a perfect in installments. If your y Your Filing Fee in Install of the perfect of the waived (You may not required to, waive your your that applies to your	cally, if your corney is a corney is a corner or corner	ou are paying the submitting your led address. ethis option, sign official Form 103 this option only d may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If e Chapter 7 Filing Fee Waived (Official)
b	ave you filed for ankruptcy within the ist 8 years?	Yes. District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
c b sp fil ye p	re any bankruptcy ases pending or eing filed by a pouse who is not ling this case with ou, or by a business artner, or by an ffiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	o you rent your esidence?	✓ No. Go	dlord obtained an eviction ju			ot You (Form 101A) and file it with

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Needham Lee Debtor 1 Crystal Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Crystal J Needham Lee Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Crystal Needham Lee Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Crystal Needham Lee Signature of Debtor 1 Signature of Debtor 2 Executed on _ 1/12/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Crystal	J	Needham Lee	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Elise Harmening		Date	1/12/2018
	Signature of Attorney f		M	M / DD / YYYY
	Elise Harmening			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124852095	Email address	eharmening@semradlaw.com
	6325657		Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Crystal	J	Needham Lee
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$48,925.00
1c. Copy line 63, Total of all property on Schedule A/B	\$48,925.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$9,346.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	99,340.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$5,552.00 ———————————————————————————————————
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$14,898.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	· · ·
Your total liabilities	· · ·
	' <u></u>
Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)	\$1,803.60
Your total liabilities Part 3: Summarize Your Income and Expenses	<u> </u>

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Deb		Crystal First Name	J Middle Name	Needham Lee	Case number (if known)	
Part 4				ive and Statistical Records		
6. A i	re you	u filing for bankruptcy und	ler Chapters 7, 11, o	r 13?		
	No	o. You have nothing to repo	rt on this part of the fo	orm. Check this box and submit th	is form to the court with your other sci	hedules.
Ŀ	✓ Ye	S.				
7. W	hat k	ind of debt do you have?				
Ŀ				imer debts are those incurred by a Fill out lines 8-10 for statistical pur	n individual primarily for a personal,	
	٦ Yo		consumer debts. Yo	·	part of the form. Check this box and su	ıbmit
		the Statement of Your Cu 122A-1 Line 11; OR , Form		e: Copy your total current monthly orm 122C-1 Line 14.	y income from Official	\$2,261.88
9.	Сору	the following special cat	egories of claims fro	om Part 4, line 6 of Schedule E/l	F:	
	From	n Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a. D	omestic support obligations	s (Copy line 6a.)		\$0.00	
	9b. T	axes and certain other debte	s you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. C	Claims for death or personal	injury while you were i	intoxicated. (Copy line 6c.)	\$0.00	
	9d. S	Student loans. (Copy line 6f.)		\$0.00	
		Obligations arising out of a s ty claims. (Copy line 6g.)	eparation agreement c	or divorce that you did not report a	\$0.00	
	9f. D	ebts to pension or profit-sha	aring plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	to identify your c	ase:					
Debtor 1	Crysta First N		J Najada N		Needham Lee			
Debtor 2	FIRST	iame	Middle N	ame	Last Name			
(Spouse, if fi	First N	lame	Middle N	ame	Last Name			
United Sta	ates Bankrupt	cy Court for the:	Northern		District of Illinois (State)			
Case num	nber				(State)			
Officia	al Form	106A/B						Check if this is an amended filing
		B: Prope	rtv					12/1
category v responsible write your Part 1:	where you the for supplying name and control Describe E	nink it fits best. It ing correct infor ase number (if k ach Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd accur pace is r very que nd, or O	rate as possible. If tw needed, attach a sep stion. Other Real Estate \	o married people arate sheet to thi You Own or Hav		are equally
1. Do you	No. Go to P	art 2	quitable interest i	n any re	sidence, building, la	nd, or similar prop	perty?	
1.1		is the property?	other description	Sin/Dup	s the property? Check gle-family home plex or multi-unit build ndominium or coopera nufactured or mobile h	ing	the amount of any sec	I claims or exemptions. Put ured claims on <i>Schedule D:</i> laims Secured by Property. Current value of the portion you own?
	Number City	Street	Zip Code	Ţim	nd estment property neshare ner		Describe the nature interest (such as fee the entireties, or a li	simple, tenancy by
				one. Det	as an interest in the potent only ofter 1 only ofter 2 only ofter 1 and Debter 2 on east one of the debters	ly	Check if this is consequently (see instructions	ommunity property)
If you	own or have	more than one, li	et hara:		information you wish ty identification num		item, such as local	
1.2		ss, if available, or		Sin-	s the property? Check gle-family home plex or multi-unit build ndominium or coopera nufactured or mobile h	ing itive	the amount of any sec	I claims or exemptions. Put ured claims on <i>Schedule D: laims Secured by Property.</i> Current value of the portion you own?
	Number	Street State	Zip Code	Tim	nd estment property neshare ner		Describe the nature interest (such as fee the entireties, or a li	simple, tenancy by
				one. Det Det Det At I	as an interest in the poter 1 only ofter 2 only ofter 1 and Debter 2 on east one of the debters information you wish ty identification num	ly s and another to add about this	(see instructions	ommunity property)

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Debtor 1	Crystal First Name	J Middle Name	Needham Lee Last Name	Case numbe	r (if known)	
	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own? f your ownership
City	State] [] [Timeshare Other The has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other	(see instructions)	
	the dollar value of the por ve attached for Part 1. Wr	p tion you own for a ite that number he	roperty identification number: III of your entries from Part 1, inclu ere.	·		
Do you ow you own t		equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executor cycles			
No Yes		,	•			
3.1	Make Model: Year: Approximate mileage: Other information:	Chevrolet Impala 2010 80000	Who has an interest in the propone. Debtor 1 only Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	2010 Chevy Impala		Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		\$7225.00	\$7225.00
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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btor 1	Crystal	J	1 11			
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the proper	rty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors virio mave Cia	nims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and a	another		
			Check if this is community pro	operty (see		
			instructions)	- Polity (000		
3.4	Make		Who has an interest in the proper	rty? Check	Do not deduct secured	claims or exemptions. F
	Model:		one.	-	the amount of any secu	ired claims on <i>Schedule</i>
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and a	another		
			Check if this is community pro	operty (see		
			instructions) ner recreational vehicles, other vehic ft, fishing vessels, snowmobiles, motoro			
Exa	mples: Boats, trailers, motors No Yes Make		ner recreational vehicles, other vehic ft, fishing vessels, snowmobiles, motoro Who has an interest in the proper	ycle accessorie	Do not deduct secured	•
Exar	mples: Boats, trailers, motors No Yes		who has an interest in the proper	ycle accessorie	Do not deduct secured the amount of any secu	•
Exar	mples: Boats, trailers, motors No Yes Make Model:		who has an interest in the proper one. Debtor 1 only	ycle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proper one. Debtor 1 only Debtor 2 only	ycle accessorie	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 2 only	rycle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proper one. Debtor 1 only Debtor 2 only At least one of the debtors and a	eycle accessorie Ty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 2 only	eycle accessorie Ty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proper one. Debtor 1 only Debtor 2 only At least one of the debtors and a Check if this is community pro	eycle accessorie rty? Check another operty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a instructions)	eycle accessorie rty? Check another operty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make		Who has an interest in the proper one. Debtor 1 only Debtor 2 only At least one of the debtors and a cinstructions) Who has an interest in the proper one.	eycle accessorie rty? Check another operty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a cinstructions) Who has an interest in the proper one.	eycle accessorie rty? Check another operty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the proper one. Debtor 1 only Debtor 2 only At least one of the debtors and a cinstructions) Who has an interest in the proper one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 only	eycle accessorie rty? Check another operty (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications Creditors Who Have Classification Creditors Cred	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proper one. Debtor 1 only Debtor 2 only At least one of the debtors and a Check if this is community proinstructions) Who has an interest in the proper one. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 this is community proinstructions) Who has an interest in the proper one. Debtor 1 only Debtor 2 only	everty? Check another operty (see rty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proper one. Debtor 1 only Debtor 2 only At least one of the debtors and a Check if this is community proinstructions) Who has an interest in the proper one. Debtor 2 only Debtor 3 and Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 1 only	exty? Check another operty (see rty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the

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Debtor 1 Crystal Needham Lee Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used furniture \$450.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV, cell phone, tablet \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1500.00 for Part 3. Write that number here

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Debtor 1 Crystal Needham Lee Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$100.00 17.1. Checking account: Chase \$100.00 17.2. Checking account: Wintrust 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Crystal	J	Needham Lee	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfers are those you cannot transfers.	' checks, promissory notes, a	and money orders.	
21.	Retirement or pension) thrift savings accounts or o	other pension or profit-sharing plans	
	_	in, Ellion, Reogli, 401(k), 400(b	,, tillit savings accounts, or t	other pension of profit-straining plans	
	No ✓ Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:	With Employer		\$40000.00
	separately.	Pension plan:			-
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:	-		-
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			<u> </u>
		Water:			<u> </u>
		Rented furniture:			<u> </u>
		Other:			-
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for a nu	umber of years)	=
	✓ No Yes	Issuer name and description:			
		-			

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Debt	or 1 Crystal First Name	J Needham Lee Case number (if known) Middle Name Last Name	
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition progra	 n.
		530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
			_
			_
25.	Trusts, equit	table or future interests in property (other than anything listed in line 1), and rights or powers	_
		for your benefit	
	Yes. Desc	cribe	
26.		pyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	cribe	
07			
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No		
	Yes. Desc	cribe	
Mor	ney or prope	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope		portion you own?
	Tax refunds o	owed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about your	specific information Federal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about you and the	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and the	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years Local: ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlem	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years Int st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlem specific information Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Crystal	J	Needham Lee	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		n savings account (HSA); credit, hom	neowner's, or renter's insurance	
	Yes. Name the insu of each policy and I	rance company	Company name:	Beneficiary:	Surrender or refund value:
32.			omeone who has died oceeds from a life insurance policy, o	or are currently entitled to receive	
33.	Claims against third p		u have filed a lawsuit or made a dance claims, or rights to sue	demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	 unliquidated claims of e	very nature, including countercla	ims of the debtor and rights	
35.	Any financial assets yo	ou did not already list			
	No Yes. Describe				
36.		•	Part 4, including any entries for p		\$40200.00
Part	-		-	erest In. List any real estate in Part	1.
37.	Do you own or have ar	ny legal or equitable inte	rest in any business-related prope		
	No. Go to Part 6. Yes. Go to line 38.			p C	current value of the ortion you own? to not deduct secured claims rexemptions
38.	Accounts receivable of	or commissions you alrea	dy earned		
	Ves. Describe				
39.	Office equipment, furn Examples: Business-rela		modems, printers, copiers, fax mach	ines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Crystal	J	Needham Lee	Case number (if known)	
40	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of your trade		
	✓ No				
	Yes. Describe				
11	Inventory				
41.	Inventory				
	✓ No				
	Yes. Describe				
12	Interests in partnersh	uine or ioint ventures			
72.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		rtaine or oraty.	, or own or only.	
	information about them				_
	urom				
40.4	Customor listo mailina	ı lists, or other compilati			-
43.	Customer lists, mailing	insts, or other complian	ons		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	ole information (as defined in 11 U.S.C. § 1	101(41A))?	
	☐ No				
	Yes. Desc	riha			
	L Tes. Desc				
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	lacksquare				<u> </u>
	Yes. Give specific information				
					_
					
					<u> </u>
			art 5, including any entries for pages y		
lor Pa	art 5. Write that numbe	er nere			
Part	6: Describe Any Fa	arm- and Commercia	ll Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an	n interest in farmland, list it ir	n Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commercial fishin	g-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	1 es. do to line 47.	•			Do not deduct secured claims or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	№ No				
	Yes. Describe				
	L 100. 2000/100				

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Debt		Crystal First Name		Needham Lee ast Name	Case number (if known)	
48.	Cro	ps-either growing o	or harvested			
	✓	No Yes. Describe				
49.	Far		ment, implements, machinery, fixture	es, and tools of trade		
		Yes. Describe				
50.	Far	m and fishing suppl	ies, chemicals, and feed			
	✓	No Yes. Describe				
51.	Any	farm- and comme	cial fishing-related property you did i	not already list		
	✓	No Yes. Describe				
			l of your entries from Part 6, including			
▶		write that number	11616			
Part 1	7:	Describe All Pro	perty You Own or Have an Intere	est in That You Did Not	List Above	
53.			perty of any kind you did not already li s, country club membership	ist?		
		No	, country out monitoring			
		Yes. Give specific information				
54. A	dd th	e dollar value of al	of your entries from Part 7. Write that	at number here		<u> </u>
Part 8	8:	List the Totals of	Each Part of this Form			
55. F	Part	1: Total real estate	, line 2			
56. p	art 2	2 total vehicles, lin	e 5	\$7225.00		
57. P	art 3	: Total personal an	d household items, line 15	\$1500.00		
58. P	art 4	: Total financial as	sets, line 36	\$40200.00		
59. F	Part	5: Total business-re	elated property, line 45			
60. F	art	6: Total farm- and f	ishing-related property, line 52			
61. F	Part '	7: Total other prope	erty not listed, line 54			
62. 1	Total	personal property.	Add lines 56 through 61	\$48925.00	Copy personal property total ▶	+ \$48925.00
63. T	otal	of all property on S	chedule A/B. Add line 55 + line 62			\$48925.00

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First Name Middle Name Last Name	
The raine	
Debtor 2	
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: Northern District of Illinois	
(State)	
Case number (If known)	

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	n as Exempt		
1.	Which set of exemptions are you claim	ng? Check one only, ev	ven if your spouse is filing with you.	
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief	\$100.00	_	735 ILCS 5/12-1001(b)
	description: Checking account,	φ100.00	\$100.00	_
	Chase		100% of fair market value, up to any	
	Line from Schedule A/B: 17		applicable statutory limit	
	Brief	0.100.00		735 ILCS 5/12-1001(b)
	description:	\$100.00	\$100.00	
	Checking account, Wintrust		100% of fair market value, up to any	_
	Line from Schedule A/B: 17		applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Debtor 1 Crystal Needham Lee Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(c); 735 ILCS \$7,225.00 description: 5/12-1001(b) **✓** \$0 Chevrolet Impala, 2010, 100% of fair market value, up to any 2010 Chevy Impala applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(a) Brief \$500.00 description: **✓** \$500.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$450.00 description: \$450.00 **Used furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 TV, cell phone, tablet 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$150.00 description: \$150.00 **Costume Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1006 \$40,000.00 description: \$40,000.00

100% of fair market value, up to any

applicable statutory limit

401(k) or similar plan,

21

With Employer

Line from Schedule A/B: Case 18-00965 Doc 1 Filed 01/12/18 Entered 01/12/18 15:30:58 Desc Main Document Page 22 of 70

		DC	icument Page 22 01	70		
Fill in this in	formation to identify your ca	se:				
Debtor 1	Crystal	J	Needham Lee			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	Northorn	District of Illinois			
Officed State	es Bankrupicy Count for the.	Northern	(State)			
Case numb (If known)	er					
L	l Form 106D					Check if this is an amended filing
Sched	dule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more space name and c	is needed, copy the Additio ase number (if known).	onal Page, fill it out, nur	e are filing together, both are equal neer the entries, and attach it to t	•		
	y creditors have claims se		•	o nothing also to ran	art on this form	
			with your other schedules. You hav	e nothing else to repo	ort on this form.	
<u> </u>	es. Fill in all of the information	n below.				
Part 1: Li	ist All Secured Claims					
sepa	rt 2. As much as possible, list	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	SSHIP CREDIT ACCEPT	Describe the property	that secures the claim:	\$9,346.00	\$7,225.00	\$2,121.00
	or's Name HRISTY DR STE 201	2010 Chevy Impala				
	umber Street		, the claim is: Check all that apply.			
		Contingent				
CHA	DDS FORD PA 19317	Unliquidated				
City	State ZIP Code owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check	all that apply.			
	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	,			
П	Check if this claim relates to a community debt	Other (including a r				
	debt was <u>9/2013</u>	Last 4 digits of accou	nt number 1001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$9,346.00

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Fill ir	n this inforr	nation to identify your c	ase:			
Debt	tor 1	Crystal	J	Needham Lee	_	
		First Name	Middle Name	Last Name		
Debt					_	
(Spot	use, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois	_	
_				(State)	_	
(If kno	e number own)	-			_	
`		orm 106E/E				Check if this is an amended filing
OII	iciai re	orm 106E/F				
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsecu	red Claims	12/15
other Form claim the e know	party to a 106A/B) a is that are ntries in th n).	any executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	could result in a claim. Also expired Leases (Official Form Secured by Property. If more	list executory contracts of 106G). Do not include an e space is needed, copy the	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	List A	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority un	secured claims against y	ou?		
	No. G	Go to Part 2.				
	Yes.					
 List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. 						

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1 Crystal J First Name Middle	Needham I	Lee Case number (if known)	
Part 2	List All of Your NONPRIORITY	Unsecured Claims		
[No. You have nothing to report in the Yes.	ured claims against you? is part. Submit this form to the	e court with your other schedules. r of the creditor who holds each claim. If a creditor has more	than one priority
I1			sted, identify what type of claim it is. Do not list claims already ir Part 3.If you have more than four priority unsecured claims fill ou	ıt the Continuation
				Total claim
4.1	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C		Last 4 digits of account number 4743 When was the debt incurred? 6/2016	\$435.00
	Number Street 1825 Barrett Lakes Blvd Suite 510 Kennesaw Georgia City State Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this claim relates to a colls the claim subject to offset? ✓ No	30144 Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
_	Yes			
4.2	City of Chicago - Parking and red Light T Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street Chicago Illinois City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and anoth Check if this claim relates to a colls the claim subject to offset? No Yes CMPE 877 572 7555	60680 Zip Code ner	When was the debt incurred?	\$500.00
4.3	CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street BREA California	92821	When was the debt incurred? 9981 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$199.00
	City State Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this claim relates to a coll sthe claim subject to offset? ✓ No	ner ommunity debt	Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Onl Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	

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Debtor 1 Crystal J Needham Lee Case number (if known)
First Name Middle Name Last Name

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street	Last 4 digits of account number 2643 When was the debt incurred? 5/2017 As of the date you file, the claim is: Check all that apply.	\$131.00
BREA California 92821 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	Last 4 digits of account number 1743 When was the debt incurred? 2/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$750.00
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard 	
Illinois Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Legal Dept Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Last 4 digits of account number	\$1,800.00

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Needham Lee Debtor 1 Crystal Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 NORTHWEST COLLECTORS \$1,044.00 Last 4 digits of account number Nonpriority Creditor's Name 3601 ALGONQUIN RD STE 23 When was the debt incurred? 1/2017 Number As of the date you file, the claim is: Check all that apply. Contingent 60008 **ROLLING** Illinois Unliquidated **MEADOWS** State City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for **|** Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA **✓** No Yes 4.8 NW COLLECTOR \$693.00 Last 4 digits of account number 9166 Nonpriority Creditor's Name 3601 ALGONQUIN RD SUITE 232 When was the debt incurred? 2/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ROLLING** 60008 Illinois Unliquidated MEADOW State City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No Yes Case 18-00965 Doc 1 Filed 01/12/18 Entered 01/12/18 15:30:58 Desc Main Document Page 27 of 70

Debtor 1 Crystal J Needham Lee Case number (if known)

Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$5,552.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$5,552.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:				
Debtor 1	Crystal	J	Needham Lee	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			3.	
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Crystal	J	Needham Lee	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is ar
				amended filing
Official	Form 106H			
<u> </u>				
Schedul	e H: Your Cod	lebtors		12/15
Codobtors are	naanla or antities who	are also liable for any de	hte you may have Be as a	complete and accurate as possible. If two married people are
				pace is needed, copy the Additional Page, fill it out, and number
		,	-	of any Additional Pages, write your name and case number (if
known). Answe	er every question.			
1. Do vou ha	yyo any oodobtaro? (If y	ou ara filing a joint agaa da	not list either spouse as a	and obtain \
	ive any codebiors? (ii yo	ou are ming a joint case, uc	not list either spouse as a c	odebtor.)
✓ No				
Yes				
				Community property states and territories include Arizona, California,
		kico, Puerto Rico, Texas, W	ashington, and Wisconsin.)	
✓ No.	Go to line 3.			
Yes.	Did your spouse, forme	er spouse, or legal equiva	alent live with you at the tin	ne?
	No			
	Yes. In which communit	v state or territory did vo	u live?	_ Fill in the name and current address of that person.
		, , ,		·
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	
	Number Street			_
	City	State	Zip Code	<u></u>
	Oity	State	Σiρ Cout	,

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information to ide	entify your case:					
Debtor 1 Crystal First Name Debtor 2	J Middle Name	Needh Last N	nam Lee ame		eck if this is:	
(Spouse, if filing) First Name	Middle Name	Last N	ame	$- \mid \square'$	An amended filing	
United States Bankruptcy Cou the: Case number	rt for <u>Northern</u>	District of Illi (S	nois State)		A supplement showing po expenses as of the follow	
(If known)					MM / DD / YYYY	
Official Form 106	<u> </u>					
Schedule I: Your	Income					12/15
responsible for supplying coinformation about your spot spouse. If more space is ne number (if known). Answer Part 1: Describe Employ	use. If you are separated an eded, attach a separate she every question.	d your spous	se is not filing	with you, do	not include information	on about your
Fill in your employment information.		Debtor 1			Debtor 2	
If you have more than one jo attach a separate page with information about additional employers.	Employment status	Emplo Not En	yed mployed		Employed Not Employed	
Include part time, seasonal, of self-employed work.	Employer's name	American L	_abelmark Com	pany		
Occupation may include stude or homemaker, if it applies.	Employer's address dent	5724 N Pu Number Str			Number Street	
		Chicago City	Illinois State	60646 Zip Code	City S	state Zip Code
	How long employed there?	32 years				
Part 2: Give Details Abo	out Monthly Income					
spouse unless you are separa	e have more than one employer,		information for			
	s, salary, and commissions (befo onthly, calculate what the monthly		2.	\$2,082.45	non-filing spouse	
3. Estimate and list monthl	y overtime pay.		3.	+ \$858.00		
4. Calculate gross income.	Add line 2 + line 3.		4.	\$2,940.45]

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Debtor	1 Crystal J	Needham Lee Last Name	Case numbe	r <i>(if</i>	
	First Name Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here	→ 4. ¯	\$2,940.45		
5. List a	all payroll deductions:				
5a. 1	Tax, Medicare, and Social Security deductions	5a.	\$560.37		
5b. I	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. \	oluntary contributions for retirement plans	5c	\$0.00		
5d. I	Required repayments of retirement fund loans	5d.	\$0.00		
5e. I	nsurance	5e.	\$300.24		
5f. D	Oomestic support obligations	5f	\$0.00		
5g. l	Union dues	5g	\$0.00		
5h. (Other deductions. Specify:	5h. + _	\$276.25 +	·	
6. Add 1+5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5	5f + 5g 6	\$1,136.85		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from lin	e 4. 7	\$1,803.60		
8. List a	all other income regularly received:				
t	Net income from rental property and from operating a pusiness, profession, or farm				
ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and he total monthly net income.	d 8a.	\$0.00		
8b. I	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or dependent regularly receive	r a	_		
	nclude alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c. <u>-</u>	\$0.00		
8d. l	Unemployment compensation	8d	\$0.00		
8e. S	Social Security	8e. <u> </u>	\$0.00		
Ir c u h	Other government assistance that you regularly receive nclude cash assistance and the value (if known) of any non- ash assistance that you receive, such as food stamps (benefit inder the Supplemental Nutrition Assistance Program) or ousing subsidies specify:	rs 8f.	\$0.00		
8g. i	Pension or retirement income	8g.	\$0.00		
8h. (Other monthly income. Specify: See attached	8h. +	\$0.00 +		
9. Add a	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$0.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	\$1,803.60	=	\$1,803.60
Inclu friend	te all other regular contributions to the expenses that you do contributions from an unmarried partner, members of you do or relatives. not include any amounts already included in lines 2-10 or amounts.	r household, your d	ependents, your roomr		
Spec	sify:			11. H	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies					\$1,803.60
	you expect an increase or decrease within the year after	you file this form?			Combined monthly income
	Yes. Explain:				

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Debtor 1	Crystal	J	Needham Lee	Case number (if
	First Name	Middle Name	Last Name	known)

Part 2: Give Details About Monthly Income

Official Form 106I. Additional page.

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. Health Savings Account	\$208.33	
2. Vol AD&D	\$0.67	
3. Worksite	\$67.25	
8f.Other government assistance that you regularly receive. Specify:		
1. Food Assistance Programs Income	\$0.00	
2. Other Government Assistance Income	\$0.00	
8h.Other monthly income. Specify:		
1. Long Term Disability Income	\$0.00	
2. Short Term Disability Income	\$0.00	
3. Voluntary Household Contributions Income	\$0.00	
4. Workers Compensation Income	\$0.00	

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		Docu	ment Page 33 of 70)	
Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Crystal First Name	J Middle Name	Needham Lee Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filing	
	Bankruptcy Court for the:		District of Illinois (State)	A supplement show expenses as of the f	ring post-petition chapter 13 following date:
	Form 106J e J: Your Expe	enses			12/15
information. If (if known). Ans	more space is needed, a wer every question.	attach another sheet to this	re filing together, both are equall form. On the top of any additiona		•
	cribe Your Househole	d			
	o to line 2 Description 2 live in a se	parate household?			
	Yes. Debtor 2 must file	Official Forms 106J-2, Expen	ses for Separate Household of Debi	or 2.	
2. Do you hav Do not list D Debtor 2.		s. Fill out this information for ch dependent	Dependent's relationship to Debtor 1 or Debtor 2	-	Does dependent live with you?
	-				
Part 2: Esti	mate Your Ongoing N	Monthly Expenses			
Estimate your	expenses as of your ba of a date after the bankr	nkruptcy filing date unless y	ou are using this form as a suppl plemental Schedule J, check the		
	-	ash government assistance i on Schedule I: Your Income	-		Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. If not included in line 4:	4.	\$350.00
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

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Debtor 1 Crystal J Needham Lee Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$300.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$296.62
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$45.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$15.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$100.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$96.98
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	. •	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	#0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Crystal	J	Needham Lee	Case number (if known)		
First Name	Middle Name	Last Name			
21.Other. Specify:				21	\$0.00
22. Calculate your	monthly expenses				
22a. Add lines 4	, ,			\$1,453.60	
	ŭ		\$0.00		
• •	2 (monthly expenses for Debtor 2),	• •			\$1,453.60
	and 22b. The result is your month	ny expenses.		22.	
-	nonthly net income.				
23a. Copy line 12	(your combined monthly income)	from Schedule I.		23a	\$1,803.60
23b. Copy your r	nonthly expenses from line 22 abo	ve.		23b	\$1,453.60
	ır monthly expenses from your mo	nthly income.			\$350.00
The result is	your monthly net income.			23c	
For example, do mortgage paym No Yes	you expect to finish paying for you	expenses within the year after you ur car loan within the year or do you e of a modification to the terms of you	expect your		

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Fill in this information to identify your case:							
Debtor 1	Crystal	J	Needham Lee				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(2.11,				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Crystal Needham Lee	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 1/12/2018	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Fill in	n this inf	formation to ide	entify your ca	ase:					
Deb	tor 1	Crystal		J	Needha				
Deb	tor 2	First Name		Middle	Name Last Na	ame			
(Spot	use, if filing	First Name		Middle	Name Last Na	ame			
Unit	ed States	s Bankruptcy C	ourt for the:	Northern	District of Illi	nois tate)			
Case (If kno	e numbe	er							
	•		107						Check if this is a
<u>Ot</u>	ricia	I Form	107						amended filing
Sta	atem	ent of Fi	nancia	l Affairs f	or Individuals	Filing for	r Bankru	ptcy	04/1
infor	mation		ce is neede	d, attach a sep	parried people are filing parate sheet to this for				
Pari	: 1: Gi	ve Details Al	oout Your I	Marital Status	and Where You Live	ed Before			
1.	What	is your curren	t marital sta	tus?					
	V	/larried							
	벌	lot married							
2.	During	g the last 3 ye	ars, have yo	u lived anywher	e other than where you	live now?			
	√ N	lo							
		es. List all of th	ne places yo	u lived in the las	st 3 years. Do not include	e where you live r	now.		
	D	Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same as	s Debtor 1		Same as Debtor 1
	N	lumber Street			From	Number Stre	eet		From
	_				To				To
	C	City	State	Zip Code		City	State	Zip Code	
						Same as	Debtor 1		Same as Debtor 1
					F				F::
	N	lumber Street			From To	Number Stre	eet		From To
	_								
	C	City	State	Zip Code		City	State	Zip Code	
3.	Within 1	the last 8 year	s, did you ev	er live with a sp	oouse or legal equivaler	nt in a community	y property stat	e or territory? (Cd	ommunity property states
	and tern	<i>itories</i> include A	rizona, Califo	rnia, Idaho, Loui	siana, Nevada, New Mexic	co, Puerto Rico, Te	exas, Washingto	on, and Wisconsin.)	
	✓ No			L. J. L. U. V	0.444	40011)			
	☐ Yes	s. Make sure y	ou till out Sc	neaule H: Your	Codebtors (Official Forr	n iUbH).			

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Case number (if known)

Needham Lee

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$33751.26 For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$35000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

Debtor 1 Crystal

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Needham Lee Debtor 1 Crystal Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1 Crystal		J	Nee	dham Lee	Case number	(if known)
First Name		Middle Name	Last	Name		
Insiders include y corporations of v	your relatives; a which you are a one for a busin	any general partners an officer, director, p ness you operate as	; relatives of any goerson in control, o	eneral partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
	l payments to a	an insider.				
_			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Nar	me					
Number Stre	eet					
City	State	Zip Code				
Insider's Nar	me					
Number Stre	eet					
City	State	Zip Code				
insider? Include payment No	ts on debts gua	t benefited an insi	d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Nar	me					
Number Stre	eet					
City	State	Zip Code				
Insider's Nar	me					
Number Stre	eet					
-						

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Debtor 1 Crystal Needham Lee Case number (if known) Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Crystal First Name	J Middle Name	Needham Lee Last Name	Case number (if known)	
11.		you filed for bankruptcy, dic make a payment because yo		nk or financial institution, set off any	amounts from your
	✓ No Yes. Fill in the deta	ails.			
	_		Describe the action the	creditor took Date activates was take	
	Creditor's Name				_
	Number Street				
			Last 4 digits of account no	umber: XXXX-	
	City	State Zip Code	•		
12.		ou filed for bankruptcy, was custodian, or another officia		ossession of an assignee for the benef	it of creditors, a court-
	✓ No Yes				
Part	5: List Certain Gifts	and Contributions			
13.	Within 2 years before	you filed for bankruptcy, did	l you give any gifts with a to	al value of more than \$600 per person	1?
	✓ No Yes. Fill in the deta	ails for each gift.			
	Gifts with a total v	value of more than \$600	Describe the gifts	Dates yo gave the gifts	
	Person to Whom Yo	ou Cove the Cift	-		
		ou dave the dift	-		
	Number Street		-		
	City	State Zip Code	-		
	Person's relationship	p to you 			
	Person to Whom Yo	ou Gave the Gift			_
	Number Street		-		
	City	State Zip Code	-		
	Person's relationship	p to you			

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ebtor 1	Crystal	J	Needham Lee	Case number (if kno	vn)	
	First Name	Middle Name	Last Name		<u>-</u>	
4. Wi	thin 2 years before you file	ed for bankruptcy, did	you give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
	l No					
✓	No					
	Yes. Fill in the details for	each gift or contribution	on.			
	Gifts or contributions to	charities	Describe what you contrib	nutad	Date you	Value
	that total more than \$60		Describe what you continu	Juleu	contributed	Value
	that total more than woo	,,			Contributed	
	Charity's Name		-			
			_			
	Number Street		-			
	Number Street					
	01-1-	7'- 0-1-	_			
	City State	Zip Code				
rt 6:	List Certain Losses					
gai	mbling? No Yes. Fill in the details.					
	Describe the property yo	ou lost and	Describe any insurance of		Date of your	Value of property
	how the loss occurred		Include the amount that ins		loss	lost
			pending insurance claims of A/B: Property.	ii liile 33 Oi <i>Scriedule</i>		
			AB. Floperty.			
rt /:	List Certain Payments	s or Transfers				
i. Wit	thin 1 year before you filed out seeking bankruptcy or	l for bankruptcy, did y preparing a bankrup				anyone you consulted
. Wit	thin 1 year before you filed out seeking bankruptcy or	l for bankruptcy, did y preparing a bankrup				anyone you consulted
i. Wit	thin 1 year before you filed out seeking bankruptcy or lude any attomeys, bankrup	l for bankruptcy, did y preparing a bankrup	tcy petition?			anyone you consulted
. Wit	thin 1 year before you filed out seeking bankruptcy or lude any attorneys, bankrup No	l for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for s	services required in your b	ankruptcy.	
. Wit	thin 1 year before you filed out seeking bankruptcy or lude any attorneys, bankrup No	l for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for s Description and value of a	services required in your b	pankruptcy. Date payment	Amount of
. Wit	thin 1 year before you filed out seeking bankruptcy or lude any attorneys, bankrup No	l for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for s	services required in your b	Date payment or transfer	
. Wit	thin 1 year before you filed out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	l for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	l for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for s Description and value of a	services required in your b	Date payment or transfer	Amount of
. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	l for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	l for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
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. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	l for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did y preparing a bankrupt tcy petition preparers, o	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	d for bankruptcy, did y preparing a bankrupt tcy petition preparers, o	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
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i. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	d for bankruptcy, did y repearing a bankrupt tcy petition preparers, o	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
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. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	for bankruptcy, did y preparing a bankrupt tcy petition preparers, of the following state o	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	for bankruptcy, did y preparing a bankrupt tcy petition preparers, of the following state o	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
6. Wit	thin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	for bankruptcy, did y preparing a bankrupt tcy petition preparers, of the following state o	tcy petition? or credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment

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Deb		Crystal	J	Needham Lee	Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
17.	help	hin 1 year before you filed p you deal with your credit not include any payment or t	ors or to make payme		r behalf p	oay or transfer a	any property to a	anyone	who promised to
	✓	No Yes. Fill in the details.							
				Description and value of any transferred	property	,	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	the Incl	ordinary course of your bu	isiness or financial affi nd transfers made as se	ecurity (such as the granting of a s	•		•		-
		Too. Tim if the Gottamo.		Description and value of pro transferred	perty	Describe any payments recin exchange	property or eived or debts រ	oaid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	ben	eficiary? ese are often called asset-pro No		you transfer any property to a s	self-settle	ed trust or simi	lar device of wh	ich you	are a
		Yes. Fill in the details.		Description and value of th	e proper	ty transferred			Date transfer was made
		Name of trust							

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Debtor 1 Crystal Needham Lee _ Case number (if known) Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Needham Lee Debtor 1 Crystal Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Crystal		J	N	leedham Lee	Cas	se number <i>(i</i>	fknown)		
		First Name		Middle Name	نا	ast Name					
26.		e you been a part	y in any judic	ial or administ	rative proce	eeding under	any environme	ntal law? In	clude settler	nents and orde	ers.
		Yes. Fill in the def	tails.								
	_				Court or a	gency		Nature	of the case		Status of the
		Case title									case
					Court Name	Э					Pending
		Case number			NumberStre	eet					On appeal
					City	Ctata	Zin Codo				Concluded
		اما ما			City	State	Zip Code				
Part	11:	Give Details Al	oout Your E	susiness or C	onnection	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following o	onnections t	o any business	s?
		A sole propri	etor or self-e	mployed in a tr	ade, profes	sion, or other	activity, either	full-time or p	oart-time		
					LLC) or limit	ted liability pa	artnership (LLP)				
		A partner in									
		_		naging executi f the voting or e	-		noration				
		_				100001	Solution				
	뇓	No. None of the a Yes. Check all tha				ow for each h	nu isiness				
	ш	103. Officer all the	αι αρριγ ασσ				re of the busin	ess	Employer I	dentification r	number Do not
											umber or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
					Nam	e of account	ant or bookkee	per			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ire of the busing	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Nam	e of account	ant or bookkee	per	Dates busi	ness existed	
		City	State	Zip Code	_				From	То	
					Desc	ribe the natu	ire of the busing	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates husi	ness existed	
		Mannoer Street			Nam	e of account	ant or bookkee	per	Dutes Dusi	IOGG CAIGLEU	
		City	State	Zip Code	_				From	To	

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Deb	tor 1 Crystal		J	Needham Lee	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or ot		or bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No ✓ Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Belo				
t	true and correct	. I understand tha	t making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Crystal Nee	dham Laa		×
		Signature of Debto			Signature of Debtor 2
		D : 1/40/0010			Date
		Date 1/12/2018			
	Did you attach a	dditional pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
[✓ No				
Ī	Yes				
	Did you pay or a	gree to pay some	one who is not an at	torney to help you fill out b	ankruptcy forms?
[✓ No				
Ī	Yes. Name of	f person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nor	thern District o	TIIIIOIS		
In re	Crystal J Needham Lee	•		Case No.		
	Debtor				`	nown)
				Chapter _	Chap	oter 13
	DISCLOSURE OF	COMPE	NSATION	OF ATTORNE	Y FOR DEI	BTOR
con	rsuant to 11 U.S.C. § 329(a) and F npensation paid to me within one dered or to be rendered on behalf	year before th	ne filing of the petit	ion in bankruptcy, or agr	reed to be paid to n	ne, for services
For	legal services, I have agreed to ac	cept				\$4,000.00
Prid	or to the filing of this statement I h	nave received				\$350.00
Bal	ance Due					\$3,650.00
2. The	e source of the compensation paid	I to me was:				
	Debtor		Other (specify)			
3. The	e source of the compensation paid	I to me is:				
	Debtor		Other (specify)			
4. 🗸	I have not agreed to share the ab members and associates of my la		d compensation wi	th any other person unle	ss they are	
	I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy	of the agreement,			
5. In r	eturn for the above-disclosed fee,	I have agreed	l to render legal ser	vice for all aspects of the	e bankruptcy case,	including:
	 a. Analysis of the debtor's finantial bankruptcy; 	cial situation,	and rendering adv	ice to the debtor in deter	mining whether to	file a petition in
	b. Preparation and filing of any p	oetition, sche	dules, statements o	of affairs and plan which	may be required;	
	c. Representation of the debtor	at the meeting	g of creditors and c	confirmation hearing, and	d any adjourned he	arings thereof;
	d. Representation of the debtor	in adversary p	proceedings and ot	her contested bankruptc	y matters;	
6. By	agreement with the debtor(s), the a	above-disclos	sed fee does not in	clude the following servi	ces:	
			CERTIFICATION	ON		
	ify that the foregoing is a complet in this bankruptcy proceedings.	e statement o	of any agreement or	arrangement for paymer	nt to me for represe	entation of the
	1/12/2018			/s/ Elise Harmening		
	Date			Signature of Attorney		
				Semrad Law Firm		
				Name of law firm		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$77.00 for expenses, leaving a balance due of \$4,037.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/12/2018	
Signed:		
/s/ Cryst	tal Needham Lee	
		/s/ Elise Harmening
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Needham Lee, Crystal J	Case No	Case No		
	Debtor(s)	Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MAT	TRIX		
Ti knowledge	he above named Debtors hereby verify the.	at the attached list of creditors is tr	rue and correct to the best of their		
Date:	1/12/2018	/s/ Needham Lee Needham Lee, C Sianature of Deb	Crystal J		

FLAGSHIP CREDIT ACCEPT 3 CHRISTY DR STE 201 CHADDS FORD, PA, 19317

NORTHWEST COLLECTORS 3601 ALGONQUIN RD STE 23 ROLLING MEADOWS, IL, 60008

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

NW COLLECTOR 3601 ALGONQUIN RD SUITE 232 ROLLING MEADOW, IL, 60008

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA, CA, 92821

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

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16. What kind of debte do you have? 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." 17. No. Go to line 16b. 17. 18b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. 18b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. 18b. Are your debts primarily business debts. 18b. Are you filling under Chapter 7. Bo to line 16c. 18b. Are you filling under Chapter 7. Bo to line 16c. 18b. Are you filling under Chapter 7. Bo to line 16c. 18b. Are you willing under Chapter 7. Bo to line 16c. 18b. Are you willing under Chapter 7. Bo to line 16c. 18b. Are you willing under Chapter 7. Bo to line 16c. 18b. Are you willing under Chapter 7. Bo to line 16c. 18b. Are you willing under Chapter 7. Bo to line 16c. 18b. Are you willing under Chapter 7. Bo to line 16c. 18b. Are you willing under Chapter 7. Bo to line 16c. 18b. Are you willing under Chapter 7. Bo you destinate that after any exempt property is excluded and administrative appearses are paid that funds will be available to distribute to unsecured creditors? 18b. Are you will be available for distribution to unsecured creditors? 18b. Are you will be available for distribution to unsecured creditors? 18b. Are you will be available for distribution to unsecured creditors? 18b. Are you will be available for distribution to unsecured creditors? 18b. Are you will be available for distribution to unsecured creditors? 18b. Are you will be available for distribution to unsecured creditors? 18b. Are you will be available for distribution to unsecured creditors? 18b. Are you will be available for distribution to unsecured creditors? 1	Debtor 1 Crystal First Name	J Micdle Name	Needham Lee Lost Name	Case number [[[] [movin]]	
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do you estimate that you owe? 50.99 5.001-10,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 50,001-100,000 51,000,000,001-100 51,00	Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to	Yes. I am filing under Chapte expenses are paid that No.	er 7. Do vou estimate that a	ifter any exempt property listribute to unsecured on	r is excluded and administrative editors?
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estimate your \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,000,000,001-\$10 billion \$100,001-\$500,000 \$50,000,001-\$100 million \$100,000,000,001-\$50 billion \$100,000,001-\$50 billion \$100,000,001-\$50 billion \$100,000,001-\$50 million \$100,000,001-\$50 billion More than \$50 billion More than	estimate your assets	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001 \$50,000,001	-\$50 million -\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or Imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **Institute of Debtor 1** **Signature of Debtor 1** **Signature of Debtor 2** **Signature of Debtor 2**	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001 \$50,000,001	-\$50 million -\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
Executed on 1/10/2018 Executed on		If I have chosen to file under CI of title 11, United States Code. under Chapter 7. If no attorney represents me amout this document, I have obtain I request relief in accordance will understand making a false state connection with a bankruptcy oboth. 18 U.S.C. \$8 162, 1341, 187 Crystal Needham Lee	napter 7, I am aware that I understand the relief a d I did not pay or agree the ned and read the notice ith the chapter of title 11 tement, concealing properse can result in fines up 1519, and 3571.	I may proceed, if eligibly wallable under each charton pay someone who is required by 11 U.S.C. (i., United States Code, serty, or obtaining mone p to \$250,000, or impri	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in sonment for up to 20 years, or

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Sistadosini	oversilleje ste detspirity vald	rease			
Debtor 1	Crystal First Name	J Middle Name	Needham Lee Last Name	-	
Oebtor 2 (Spouse, if filling)		Middle Name	Last Name		
United States	Bankruptcy Court for th		trict of Illinois		
Case number (#known)	and the state of t		(State)	· -	
Official	Form 106E	ec ·	**************************************		Check if this is an amended filing
Declara	tion About ar	ı İndividual Debtor	's Schedules		12/16
If two married	l people are filing toge	ther, both are equally responsibl	e for supplying correct in	rformation.	
mount or pro	this form whenever yo perty by fraud in conne , 1341, 1519, and 3571	oction with a bankrupicy case ca	nended schedules. Makir n result in fines up to \$25	ng a false statement, concealing prop 56,000, or imprisonment for up to 20 y	erty, or obtaining roars, or both. 18
Serve # Sig	n Below				
Dìd you	pay or agree to pay so	meone who is NOT an attorney to	help you fill out bankrup	otcy forms?	
№ 140					
☐ Yes.	Name of person		Attach Bankruptcy Petit Signature (Official Form	ion Preparer's Notice, Declaration, and 119).	
					7
Under pe	enalty of perjury, I decl y are true and correct.	are that I have read the summar	y and schedules filed witi	n this declaration and	
·	tal Needham Lee (1	rystel Needlin L	لا Signature of	Debtor 2	
Date 1/1	0/2018 M/DD/YYYY	•	Dale MM/D	DYYYY	

MM/DD/YYYY

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Debtor 1	Crystal First Name	J Middle Name	Nosdham Lee Last Name	Case number (running
28. Wi	thin 2 years before aditors, or other p	e you filed for bankruptcy, did y arties.	ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
Z	No Yes. Fill in the de	etails below.		
			Date Issued	
	Name		MM/DD/YYYY	
	Number Street			
	City	State Zip Code		
Baryl Feb	Sign Below			
	nkruptcy case can	result in fines up to \$250,000, Aptal Maedha Crystal Needham Lee		ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signat	ure of Debtor 1		Signature of Debtor 2
	Date	1/10/2018		Date
☑ ^	ou attach additior to 'es	al pages to Your Statement of	Financial Affairs for Individ	ivals Filing for Bankruptcy (Official Form 107)?
Did y	ou pay or agree to	pay someone who is not an at	torney to help you fill out b	ankruptcy forms?
pome.	łe			
<u> </u>	es. Name of persor	1		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Needham Lee, Crystal J Debtor(s)	Case No.	
	337(3)	Chapter. Chapter13	
	VERIFICATI	ON OF CREDITOR MATRIX	
Th knowledge	ne above named Debtors hereby verify that e.	the attached list of creditors is true and correct to the best of their	
Date:	1/10/2018	/s/ Nesdham Lee, Crystal J Needham Lee, Crystal J Signature of Debtor	eadhn L

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Del	otor 1 Crystal First Name	J	Needham Lee	Case number (if known)	
40		Middle Name	Last Name	OSSO HOTTLES REMOVING	
10	Calculate the median	family income that applies to y	ou. Follow these steps:	Service Committee of the Committee of th	And an expension of the control of t
1	16a. Fill in the state in w	hich you live.	Illinois		
		of people in your household.	1		
	16c. Fill in the median fa household	amily income for your state and si			\$51,317.00
į		itled in the congrete instructions to	To find a lis	st of applicable median income amounts, go online	
17.	How do the lines comp	are?	ar uns form. This list may al	st of applicable median income amounts, go online lso be available at the bankruptcy clerk's office.	
	17a. D Line 15b is less	S than or equal to line 1 for Co. th	e top of page 1 of this form NOT fill out Calculation or	n, check box 1, <i>Disposabla Income is not determined</i> f Disposable Income (Official Form 122C-2).	
	176. Line 15b is mo U.S.C. § 1325	re than line 16c. On the top of re	age 1 of this form, check be	ox 2, Disposable income is determined under 11 Income (Official Form 122C-2). On line 39 of that	
	(8) Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(4)		
18.	Copy your total average	e monthly income from line 11.	4		\$2,261.88
19.	•	The state of the s	named, your spouse is not ou to deduct part of your s	filing with you, and you contend that calculating the	7 4 4 4 4 7 7 4 4 4 4
	19a. If the mantal adjustn	nent does not apply, fill in 0 on th	ne 19a.		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$2,261.88
20.	Calculate your current	monthly income for the year. F	ollow these steps:		
	20a, Copy line 19b.				\$2,261.88
	Multiply by 12 (the r	number of months in a year),	The second desired	A A A A A A A A A A A A A A A A A A A	
	20b. The result is your cu	rrent monthly income for the year	tarthic and of the form		x12
					\$27,142.56
	20c. Copy the median far	mily income for your state and siz	e of household from line to	6¢.	\$51,317.00
21.	How do the lines compa	ire?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise ordere s 3 years. Go to Part 4.	d by the court, on the top of	of page 1 of this form, check box 3, The	
	Line 20b is more than 4. The commitment p	n or equal to line 20c. Unless other period is 5 years. Go to Part 4.	erwise ordered by the court,	, on the top of page 1 of this form, check box	: - - -
Part	Sign Below				
	By signing here, I dee	are under penalty of penury that	the information on this state	ement and in any attachments is true and correct.	Secretary and the secretary an
		vi gerneye	2C _	and the any additioned is the and correct.	à
	X /s/ Crystal Nee		*		
	Signature of Debt	or 1	Signat	Ture of Debtor 2	
	Date 1/10/2018		Date		
	MM/DD/YY	Ϋ́Υ	Cato	MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fill above.	o NOT fill out or file Form 122C-2 I out Form 122C-2 and file it with	!. I this form. On line 39 of th	at form, copy your current monthly income from line	14
					4

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- I. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$77.00 for expenses, leaving a balance due of \$4,037.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/10/2018	
Signed:	
/s/ Crystal Needham Lee	/s/ Elise Harmening
	751 Clise Hattlefilling
Debtor(s) U	Attorney for Debtor(s)